

REMARKS/ARGUMENTS

Claims 1-9, 11-15, and 17-20 are pending upon entry of this amendment. Claims 1, 5, 8-9, and 15 have been amended. Claims 10 and 16 are canceled. No new matter has been added by the claim amendments.

Claims 1-5, 7-15, and 17-20 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Rieker (5832447) in view of Bosco et al. (5191522) in further view of Ryan et al. (5655085).

Claim 6 is rejected under 35 U.S.C. § 103(a) as being unpatentable over Reiker in view of Bosco in further view of Garrett et al. (5325291).

Claim Rejections – 35 U.S.C. § 103(a)

Claim 1 has been amended to recite "providing a first key reference in a first table to the microprocessor," "matching the first key reference to a second table by the microprocessor," "the second table including a default deductible, an available deductible key reference, and a new deductible key reference," among other elements. Applicants respectfully submit that the cited references, either considered alone, or in combination, do not teach or suggest at least these claim elements in the manner claimed.

As described in the specification, embodiments of the present invention provide methods and system for managing deductibles for insurance policies. (Specification at paragraph [0004]). As illustrated in FIG. 2, the "policy deductible table 200 is the primary control table." "The table 200 includes links to additional tables (discussed below). One is to identify the available deductibles 228 for policies meeting the selected criteria called the available deductible table (discussed below). The other 230 links to the new deductible table (also discussed below) which details the migration from the current deductible to a new renewal deductible in a situation like a roll-up or the elimination of a deductible amount/percentage." (Specification at paragraph [0016]). The available deductible table is illustrated in FIG. 3 and the new deductible table is illustrated in FIG. 4. As recited by claim 1, the available deductible key reference provides the link to the available deductible table and the new deductible key reference provides the link to the new deductible table.

The references cited by the Examiner, either considered alone, or in combination, do not teach or suggest at least these elements in the manner claimed. For at least these reasons, claim 1 is in condition for allowance.

Claims 2-8, which depend from claim 1, are in condition for allowance, for at least the reasons discussed in relation to claim 1, as well as for the additional elements they recite.

Claims 9 and 15 recites elements similar to claim 1. Therefore, claims 9 and 15 are in condition for allowance, for at least the reasons discussed in relation to claim 1, as well as for the additional elements they recite.

Claims 11-14 and 17-20, which depend from claims 9 and 15, are in condition for allowance, for at least the reasons discussed in relation to claims 9 and 15, as well as for the additional elements they recite.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 650-326-2400.

Respectfully submitted,

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